

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Steven Lundberg

Title: SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-POCKET COSTS

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MS Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X Communication (1 pg.).

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 18 day of January, 2007.

J. M. Kalis

Name

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(GENERAL)